

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Stacey Marie Williams  
 Debtor

Case No. 19-14774-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Dec 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2019.

db  
 14365527 +Stacey Marie Williams, 609 Wilder Road, Wallingford, PA 19086-6836  
 +Delaware County Court of Common Pleas, Adult Probation, 201 W. Front Street,  
 Media, PA 19063-2708  
 14365528 Delaware County Fire Restoration, Inc., 5 1/2 N Bartram Ave. Rear, Glenolden, PA 19036-1206  
 14365530 Diversified Consultant, Inc., PO Box 1391, Southgate, MI 48195-0391  
 14365532 +Dynamic Recovery Solutions, 135 Intersate Blvd., Greenville, SC 29615-5720  
 14365534 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 14365535 Frank Urso, 25 E 2d Street #2, Media, PA 19063  
 14365539 +Kevin G. McDonald, Esq., KML Law Group, P.C., Suite 5000-BNY Mellon Independence Cent,  
 701 Market Street, Philadelphia, PA 19106-1538  
 14365540 +MG Trees, 701 Parkway Dr., Broomall, PA 19008-4213  
 14400593 +Michael Gillan, MG Tree, 701 Parkway Blvd, Broomall PA 19008-4213  
 14365541 +Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  
 14365543 +Mirmont Treatment Center, 100 Yearsley, Mill Rd., Media, PA 19063-5593  
 14365544 #National Payment Center, PO Box 105028, Atlanta, GA 30348-5028  
 14365545 Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place,  
 Harrisburg, PA 17129-0003  
 14365547 +Select Portfolio Servicing, 10401 Deerwood Park Blvd., Jacksonville, FL 32256-5007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: msiddons@siddonslaw.com Dec 13 2019 03:32:16 MICHAEL ALAN SIDDONSON,  
 Law Office of Michael Alan Siddons Esq, 230 N. Monroe Street, PO Box 403,  
 Media, PA 19063  
 tr EDI: BTPDERSHAW.COM Dec 13 2019 08:23:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Dec 13 2019 03:33:29 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 13 2019 03:33:08  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 13 2019 03:33:20 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Dec 13 2019 03:33:13 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14365521 +EDI: BANKAMER2.COM Dec 13 2019 08:23:00 Bank of America, PO Box 17054,  
 Wilmington, DE 19850-7054  
 14372875 E-mail/PDF: resurgentbknofications@resurgent.com Dec 13 2019 03:37:55 CACH, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14366719 +E-mail/Text: bankruptcy@cavps.com Dec 13 2019 03:33:19 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14365522 +EDI: CHASE.COM Dec 13 2019 08:23:00 Chase Bank, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 14365523 +EDI: CITICORP.COM Dec 13 2019 08:23:00 Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14365524 EDI: WFNNB.COM Dec 13 2019 08:23:00 Comenity Bank / Victoria Secret, PO Box 182789,  
 Columbus, OH 43218-2789  
 14365525 +EDI: CBS7AVE Dec 13 2019 08:23:00 Country Door, 1515 S 21st St., Clinton, IA 52732-6676  
 14378771 +EDI: CBS7AVE Dec 13 2019 08:23:00 Country Door, c/o Creditors Bankruptcy Service,  
 P.O. Box 800849, Dallas, TX 75380-0849  
 14365526 +EDI: CCS.COM Dec 13 2019 08:23:00 Credit Collection Servicing, PO Box 607,  
 Norwood, MA 02062-0607  
 14365529 EDI: DISCOVER.COM Dec 13 2019 08:23:00 Discover, PO Box 30954, Salt Lake City, UT 84130  
 14370625 EDI: DISCOVER.COM Dec 13 2019 08:23:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14365531 +EDI: DCI.COM Dec 13 2019 08:23:00 Diversified Consultants, PO Box 551268,  
 Jacksonville, FL 32255-1268  
 14365533 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Dec 13 2019 03:37:50 Exeter Finance LLC,  
 PO Box 166097, Irving, TX 75016-6097  
 14367542 +EDI: AISACG.COM Dec 13 2019 08:23:00 Exeter Finance LLC, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14376070 +EDI: AISACG.COM Dec 13 2019 08:23:00 Exeter Finance LLC c/o AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14365536 E-mail/Text: creditsolutiongroup@fmfcu.org Dec 13 2019 03:32:19 Franklin Mint FCU,  
 5 Hillman Dr., Suite 100, Chadds Ford, PA 19317  
 14365537 +EDI: IRS.COM Dec 13 2019 08:23:00 Internal Revenue Service,  
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14365538 EDI: JEFFERSONCAP.COM Dec 13 2019 08:23:00 Jefferson Capital System, 16 McLeland Road,  
 Saint Cloud, MN 56303  
 14365538 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 13 2019 03:33:18 Jefferson Capital System,  
 16 McLeland Road, Saint Cloud, MN 56303  
 14378775 +EDI: CBSMASON Dec 13 2019 08:23:00 Massey's, c/o Creditors Bankruptcy Service,  
 P.O. Box 800849, Dallas, TX 75380-0849

District/off: 0313-2

User: dlw  
Form ID: 309A

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Dec 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14393143 +EDI: MID8.COM Dec 13 2019 08:23:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011  
14365542 +EDI: MID8.COM Dec 13 2019 08:23:00 Midland Funding LLC, Dept. 12421, P.O. Box 603,  
Oaks, PA 19456-0603  
14399185 EDI: Q3G.COM Dec 13 2019 08:23:00 Quantum3 Group LLC as agent for,  
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788  
14365548 EDI: NEXTEL.COM Dec 13 2019 08:23:00 Sprint, PO Box 660092, Dallas, TX 75266-0092  
14370366 EDI: NEXTEL.COM Dec 13 2019 08:23:00 Sprint Corp, Attention Bankruptcy, PO Box 7949,  
Overland Park, KS 66207-0949  
14365546 +E-mail/Text: jennifer.chacon@spservicing.com Dec 13 2019 03:33:38 Select Portfolio,  
P.O. Box 65250, Salt Lake City, UT 84165-0250  
14365992 +EDI: RMSC.COM Dec 13 2019 08:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14365549 EDI: AISTMBL.COM Dec 13 2019 08:23:00 T-Mobile, P.O. Box 37380,  
Albuquerque, NM 87176-7380  
14371193 +EDI: AIS.COM Dec 13 2019 08:23:00 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14401970 E-mail/Text: jennifer.chacon@spservicing.com Dec 13 2019 03:33:38 U.S. Bank N.A. et. al,  
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
14365550 EDI: USBANKARS.COM Dec 13 2019 08:23:00 US Bank, 4325 17th Ave, Fargo, ND 58125  
14365551 EDI: ECMC.COM Dec 13 2019 08:23:00 US Department of Education, P.O. Box 65128,  
Saint Paul, MN 55165  
14396380 +EDI: AIS.COM Dec 13 2019 08:23:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14365552 +EDI: VERIZONCOMB.COM Dec 13 2019 08:23:00 Verizon Wireless, PO Box 96088,  
Bellevue, WA 98009-8800  
14365553 +EDI: BLUESTEM Dec 13 2019 08:23:00 Webbank / Fingerhut, 6250 Ridgewood Rd.,  
Saint Cloud, MN 56303-0820

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

MICHAEL ALAN SIDDONS on behalf of Debtor Stacey Marie Williams msiddons@siddonslaw.com,  
heath@casedriver.com;blake@casedriver.com;becca@casedriver.com;casedriverecf@casedriver.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank N.A., as Trustee f/b/o holders of  
Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through  
Certificates, Series 2006-3 bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Stacey Marie Williams</b>		Social Security number or ITIN <b>xxx-xx-0592</b>
	First Name	Middle Name	Last Name
Debtor 2			EIN --_-----
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -----
			EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		Date case filed in chapter <b>13</b> <b>7/30/19</b>
Case number: <b>19-14774-elf</b>			Date case converted to chapter <b>7</b> <b>12/11/19</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stacey Marie Williams	
2. All other names used in the last 8 years		
3. Address	609 Wilder Road Wallingford, PA 19086	
4. Debtor's attorney Name and address	MICHAEL ALAN SIDDONS Law Office of Michael Alan Siddons Esq 230 N. Monroe Street PO Box 403 Media, PA 19063	Contact phone 484-614-6546 Email: msiddons@siddonslaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Stacey Marie Williams**

Case number **19-14774-elf**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Contact phone (215)408-2800
		Date: 12/12/19
<b>7. Meeting of creditors</b>	<b>January 8, 2020 at 02:00 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>900 Market Street, Suite 304A, Philadelphia, PA 19107</b>
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 3/8/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	